

Market Conduct Annual Statement Scorecard Report for Data Year 2010

Individual Life Cash Value Products - Overall Industry Statistics for Maryland

Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 5.21 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
53	62	28	9	6	6	2	1	0	1	0	0

Ratio 2: The number of 1035 exchanges to the number of policies issued. State Ratio 1.38 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
101	45	6	9	2	3	1	0	0	0	1	0

Ratio 3: The number of surrenders compared to the number of policies issued. State Ratio 31.76 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
8	27	21	11	9	9	10	7	4	2	3	57

Ratio 4: The number of policies with loan balances exceeding 25% compared to the number of policies in force. State Ratio 5.29 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
31	144	54	9	1	1	0	0	0	0	0	1

Ratio 5: The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid. State Ratio 0.92 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
161	46	11	2	1	1	0	0	0	0	0	0

Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 0.49 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
183	30	6	0	2	1	0	0	0	0	0	0

Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.24

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
128	36	26	13	10	13	11	0	0	1	0	3

CAUTION: MARKET CONDUCT ANNUAL STATEMENT (MCAS) DATA MUST NOT BE USED FOR FINAL ANALYSIS UNTIL 60 DAYS AFTER THE FILING DUE DATE. PRIOR TO 60 DAYS FROM THE FILING DUE DATE, MCAS DATA SHOULD BE CONSIDERED UNAUDITED BY THE STATE DEPARTMENT OF INSURANCE OR THE NAIC.

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Individual Life Non-Cash Value Products - Overall Industry Statistics for Maryland

Ratio 1: The number of replacements issued compared to the number of policies issued. State Ratio 11.05 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
37	29	25	20	11	1	1	0	0	0	1	1

Ratio 5: The number of claims paid beyond 60 days from the date of due proof of loss compared to the number of claims paid. State Ratio 2.08 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
105	10	6	0	2	2	0	1	0	0	1	0

Ratio 6: The number of claims denied, resisted, or compromised compared to the number of claims closed. State Ratio 2.45 %

0%	>0-10%	>10-20%	>20-30%	>30-40%	>40-50%	>50-60%	>60-70%	>70-80%	>80-90%	>90-100%	>100%
110	8	3	2	2	2	0	0	0	0	1	0

Ratio 7: Number of complaints per 1,000 policies in force. State Ratio 0.35

0	>0-0.25	>0.25-0.50	>0.50-0.75	>0.75-1.0	>1.0-2.0	>2.0-3.0	>3.0-4.0	>4.0-5.0	>5.0-6.0	>6.0-7.0	>7.0
160	13	12	8	3	8	2	2	0	1	1	2

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